

EFW



PATENT
Attorney Docket No. 07781.0139-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Harald HINDERER et al.) Group Art Unit: 3692
Application No.: 10/766,863) Examiner: Chuks N. Onyezia
Filed: January 30, 2004)
For: CREDIT MANAGEMENT SYSTEM) Confirmation No.: 3915
AND METHOD)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed September 24, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment sections of this paper.